

## Enhanced Automated Teller Machine Using Short Message Service Authentication Verification

**Authors :** Rasheed Gbenga Jimoh, Akinbowale Nathaniel Babatunde

**Abstract :** The use of Automated Teller Machine (ATM) has become an important tool among commercial banks, customers of banks have come to depend on and trust the ATM conveniently meet their banking needs. Although the overwhelming advantages of ATM cannot be over-emphasized, its alarming fraud rate has become a bottleneck in its full adoption in Nigeria. This study examined the menace of ATM in the society another cost of running ATM services by banks in the country. The researcher developed a prototype of an enhanced Automated Teller Machine Authentication using Short Message Service (SMS) Verification. The developed prototype was tested by Ten (10) respondents who are users of ATM cards in the country and the data collected was analyzed using Statistical Package for Social Science (SPSS). Based on the results of the analysis, it is being envisaged that the developed prototype will go a long way in reducing the alarming rate of ATM fraud in Nigeria.

**Keywords :** ATM, ATM fraud, e-banking, prototyping

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